

@Ui f]Y '5 bXYfgcb 'fi Zh'ni f '@]YVY 'Ui Z.
K]YbYf': Yghk cW\Yb 'ja 'NY]W\Yb 'XYf
< cZZbi b[

@Ui f]Y '5 bXYfgcb 'gdf]W\h'Ua ' &%" ' † b] &\$&) 'VY]'XYb 'K]YbYf
: Yghk cW\Yb 'ØVYf '@]YVYž'? `ja Uk UbXY`i bX'XYb '5i Zgh]Y['XYf
F YW\hYb"



K]YXYbž'² ghYffY]W\ '!'5a ' &%" ' † b] &\$&) 'YfÒZbYhY 'X]Y 'K]YbYf
'ØbghYf]b '@Ui f]Y '5 bXYfgcb 'X]Y 'K]YbYf': Yghk cW\Yb 'a]hY]bYf
VYk Y[YbXYb 'FYXY'ni a 'H\Ya U' GhUhY 'cZ'h\Y 'F Ydi V]W "
5bXYfgcbž'X]Y '9\ fYba]h[`]YX'XYf'5_UXYa]Y 'Nk Y]hY 'A cXYfbY]ghž
VfUW\hY 'k]W\h[Y [YgY`gW\UZh]W\Y 'H\Ya Yb'ni f'GdfUW\Yž
XUfi bhYf'XYb '5i Zgh]Y['XYf'F YW\hYbž'X]Y '< YfUi gZcfXYfi b[Yb'XYg
'?`ja Uk UbXY'g'i bX'X]Y '5i gk]f_i b[Yb'j cb'?f]Y["'G]Y 'VYhcbhY 'X]Y
6YXYi hi b['XYf' gUbZhYbž'fYj c'i h]cbÅfYb'?fUZh'XYf '@]YVY 'i bX
gca]h'XYb 'dcb]h]j Yb'9]bZi ggž'XYb 'a YbgW\]W\Y '9a ch]cbYb 'Ui Z
i bgYfY'; YgY`gW\UZh'\UVYb '_ÖbbYb"

ϕ]\fYf'FXYX'f]YZ'g]Y'X]Y'Ni \ŌfYf.]bbYb'Ui Z'g]W'Ub'nU'\fY]W'Y
[YgY`gW'UZh']W'Y': fU[YghY`i b[Yb'ni 'Yf]bbYfb'i bX'g]W'ZŌf'Y]bY
VYggYfY'Ni _i bZh'Y]bni gYhnYb" A]h'XYa 'Y]bXf]b[]W'Yb'GUhn' K]f
\UVYb'ZŌf'X]Y': `i h[Ygcf[h'5VYf'_ŌbbYb'k]f'Y]bY'5fW'Y'VUi Yb3
h\Ya Uh]g]YfhY'g]Y'X]Y'Bchk YbX][_Y]hž@Ōgi b[Yb'ZŌf'X]Y
XfÅb[YbXYb'DfcV'Ya Y'i bgYfYf'NY]h'ni 'Z]bXYb"8]Y'DYfZcfa UbW
ZUbX`j]Y'ja 'CF: 'FUX]c?i`hi f\Ui g'ghUhi bX'nc['Y]b
]bhYfYgg]YfhYg'Di V`_i a 'Ub"

? i bgh'i bX'?']a U']a ': c_i g

5bXYfgcbg'U_hi Y`Yg'Dfc'Y_h'5F?']gh] cb'XYf'5i hcf]b'i bX
5_h]j]gh]b'F YVYW'U'Gc`b]h']bgd]f]Yfhž'X]Y'a]h']\fYa 'N]hUhž' 8]Y
HUhgUW'Yž'XUgg'k]f'b]W'h'U`Yg'fYhhYb'_ŌbbYbž'VYXYi hYh'b]W'hž
XUgg'k]f'b]W'hg'fYhhYb'_ŌbbYbž 'Y]bYb'k]W'h][Yb'8Yb_Ubghc»
']YZfh"9g]gh'b]W'h'bi f'Y]b'?i bghk Yf_ž'gcbXYfb'Ui W'Y]b'5i Zfi Z
ni f'FYZYI]cb'ŌVYf'X]Y'I a k Y'h'i bX'X]Y'J YfUbhk cfhi b[ž'X]Y'k]f
U`Y'hfU[Yb"

8]Y'K]YbYf': Yghk cW'Yb'dfÅgYbh]YfYb'g]W']b'X]YgYa 'ϕ\ f'U'g'Y]bY
' : fY]Y'F Ydi V`_ 'K]Yb 'i bX'gYhnYb'g]W'U_h]j 'a]h'XYf'U_hi Y`Yb
K Y'h'U[Y'Ui gY]bUbXYf"8]YgY'5i ZVfi W'ggh]a a i b['k]fX'Ui W
Xi fW']\fY'Y][YbY': U\bYž'<ma bY'i bX'j YfgW']YXYbY
J YfUbghU'hi b[Ybž'k]Y'?i bgh'i bX'8]g_i fgYž'i bhYfghf]W'Yb"8]Y
6Ō\bY'ZŌf'5bXYfgcbg'FXYX'k Uf'Y]b['Y'i b[YbYf'5i ZhU_hž'XYf
k Y]hYf\]b'ZŌf'8]g_i gg]cbYb'gcf[Yb'k]fX"

8]Y'F c`Y'XYf'? i bgh]a '?`]a Uk UbXY`

ϕ'XYf'\Yi h][Yb'NY]h]gh'XYf'?`]a Uk UbXY`Ui W'Y]b'nYbhfU`Yg
H\Ya U']b'XYf'?i bghk Y'h"@Ui h'8Yi hgW'UbXZi b_'g]bX'[fc» Y
5i gghY`i b[Yb'i bX'?i bgha YggYb'a]h'Yf\YV`]W'Ya 'Ō_c`c[]gW'Yb
' : i »UVXfi W`_cbZfcbh]Yfh"8]Y'YbYf[]Y]bhYbg]j Yb
']a Uh]g]Yfi b[ggmg]hYa Y']b'A i gYyb'i bX'X]Y'XUa]h] YfVi bXYbYb
\c\Yb'7C&!9a]gg]cbYb'g]bX'bi f'Y]b][Y'XYf'<YfUi gZcfXYfi b[Ybž
X]Y'Yg'ni 'VYk Å'h][Yb'[]h"

<]ghcf]gW'VYhfUW'hYh'k i fXYb'Ō_c`c[]gW'Y'5bgÅhnY']b'XYf'?i bgh

VYfY]hg]b`XYb`%- * \$Yf`J\ fYb`j cb`? Øbgh`Yfb`k]Y` : f]YXYb`gfY]W<
 < i bXYfhk UggYf`i bX`æ gYd` \ `6Yi mg`YfZc fgW`h" `8]Y`j cb`6Yi mg
]b]h]YfhY`5_h]cb` +\$\$\$`9]WYb` `k Uf`Y]b`ZfØ`Yg`6Y]gd]Y`ZØf`XUg
 6Yk i gghgY]b` [Y[YbØVYf`Ö_c`c[]gWYb`H\Ya`Yb" `8]YgY`HfUX]h]cb
 `YVh`k Y]hYfž`i bX`5bXYfgcbg`U_hi`Y`Yg`5b`]Y[Yb`_bØdZi`Ub`X]YgY
 9bhk]W`_i b[Yb`Ub"

? Øbgh`Yf.]bbYb`k]Y`5bXYfgcb`nY][Ybž`XUgg`?i bgh`b]W`h`bi`f`ni`f
 Àgh`Yh]gWYb`6YfY]WYfi b[`XYf` ; YgY`gW`UZh`VY]hfÀ[hž`gcbXYfb
 Ui`W`U`g`k]W`h][Yg`A]hY`ni`f`GYbg]V`]g]Yfi b[`ZØf`i`a`k`Y`hZfU[Yb
 i bX`gc n]U`Y`A]gggh`bXY`X]YbYb`_Ubb" `A]h`XYf`U_h]j`Yb`HY`]`UVY`Ub
 8]g_i`gg]cbYb`fi bX`i`a` `XYb`?`]a`Uk`UbXY`VYk`Y]gYb`g]Yž`XUgg
 ?i bgh`i bX`i`a`k`Y`h`U_h]j` `a`]hY]bUbXYf`j`Yf_bØdZi`g]bX"

8]Y`K]YbYf` : Yghk`cWYb`ghY`Yb`U`gc` [Ubn`]a` `NY]WYb`XYf
 FYZYI]cb`i bX`5_nYdhUbn`XYf`< YfUi`gZcfXYfi b[Ybž`X]Y`j`cf`i`bg
 `]Y[Yb" `@Ui`f]Y`5bXYfgcb` \Uh`a`]h`]\fYf`F`YXY`Y]bYb`]bgd]f]YfYbXYb
 5bghc»` [Y[YVYbž`i`a` `k`Y]hYf`]\b`ØVYf`X]Y`gUbZhYž`fYj`c`i`h]cb`ÀfY
 ?fUZh`XYf`@]YVY` `bUW`ni`XYb`_Yb`i`bX`k`]Y`X]YgY`i`bg`]b`gW`k`YfYb
 NY]hYb`ZØ`fYb`_Ubb"

8YhU]`g	
C fh	K]YXYbž`2`ghYffY]W`
E i`Y`Yb	<ul style="list-style-type: none"> • cY%"cfZ"Uh • k k k "ZYghk`cWYb"Uh • k k k "XYi`hgW`UbXZi`b_"XY

6Ygi`W`Yb`G]Y`i`bg`Ui`Z.`a`Y]b`!k`]Yb`bYh